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ABSTRACT

This guide to community services is designed to assist financial counseling agencies in the development of community service handbooks with comprehensive listings of community resources and referral centers. The handbook is organized into sections according to problem areas and includes the following: (1) alcohol and drug treatment: (2) child care: (3) counseling: (4) financial assistance services: (5) food: (6) physical and mental health services: (7) housing: (8) legal services: and (9) assistance for the physically handicapped. Each section is further divided into primary assistance sources--those found in most communities--and secondary assistance sources--those national headquarters (with addresses) which provide a variety of services. Each section provides space for agency name, address, phone number, and name of local contact person, thereby serving as a desk reference for those using the handbook. (Author/HLM)

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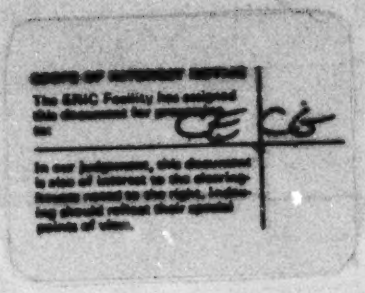

REFERRAL HANDBOOK OF COMMUNITY SERVICES

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CG 013978

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TABLE OF CONTENTS

Foreword i

Introduction 1

Guidelines for Use of Community Service Handbook 5

Alcohol and Drug Treatment 7
- Alcoholics Anonymous 7
- Al-Anon 7
- Alcoholism Services - State Health Department 7
- Veterans Administration 7
- Community Mental Health Services 8

Children's Services 9

Counseling Services - Individual and Family 11
- College or University Counseling Centers 11
- Family Service Association 11
- Ministerial and Pastoral Counseling 11
- Mental Health Services 12
- Planned Parenthood 12

Counseling Services - Career Counseling 13
- Community Colleges 13
- Employment Security Commission 13
- Public Schools 13
- Vocational Rehabilitation 13

Financial Assistance 15
- Department of Social Services 15
- AFDC 15
- General Relief 15
- Food Stamp Program 15

Social Security Administration 16
- Retirement 16
- Survivors Benefits 16
- Disability Insurance 16
- Supplementary Security Income 16

Veterans Administration 17
- Pensions 17
- Compensation for Disability 17
- Educational Assistance 17

Employment Commission 18
- Unemployment Insurance 18

Workmans Compensation 18

Food 19
- Food Stamp Program 19
- Meals on Wheels 19
- Meals for the Elderly 19

Free or Subsidized School Lunches 20
Local Churches 20
Community Action Programs 20
Travelers' Aid 20

Health and Hospitalization 23
Local Health Department 23
Family Planning Clinic 23
Well Child Clinic 23
Tuberculosis Screening 23
Bureau for Crippled Children 23
Mental Aftercare 23
Home Health Services 24
Department of Social Services or Public Welfare 24
State and Local Hospitalization 24
Medicaid 24
Veterans Administration 24
VA Hospitals In-Patient Care 25
VA Hospitals Out-Patient Care 25
Nursing Homes 25

Community Mental Health Services 25
Social Security Administration 26
Medicare 26

Housing 27
Farmers Home Administration 27
Federal Housing Administration 27
Home Ownership Counseling (HUD sponsored) 27
Local Housing Authority 28
Veterans Administration 28

Legal Services 29
Lawyer Referral Service 29
Legal Aid Societies 29
Chapter 13 Trustees 29

Physically Handicapped 31
Department of Vocational Rehabilitation 31
Commission for Visually Handicapped 31
Bureau of Crippled Children 31

Secondary Referral Agencies 33

FOREWORD

This publication is one of four developed at Virginia Polytechnic Institute and State University by staff of the Financial Counseling Project, an activity funded by a grant from the U.S. Office of Education. These materials are designed to help fill the need for training materials in the growing field of family financial counseling.

The effects of inflation and dramatic increases in the costs of food, utilities, transportation and medical expenses have left many Americans deep in financial trouble. Many individuals and families find themselves overindebted with consumer credit bills that they cannot pay. For some, this is partly due to increases in living expenses. Others, in response to advertising pressure and the lure of the "good life," have gone over their heads in debt trying to "keep up with the Joneses." These people often search for someone who can help them out of their financial difficulties.

There is a wide range of people who can, and often do, provide financial counseling to those who have problems with overindebtedness. The one type of agency that specifically deals with these problems is the Consumer Credit Counseling Service, with some 200 affiliated agencies throughout the country. People who live in areas without a CCCS turn to social service agencies, social workers, clergymen, extension agents, home economics teachers, community action programs, credit unions and other credit lenders, in addition to other sources of help. Many of the above professionals have no specific training in how to deal with problems of personal or family finance and find it difficult to locate educational materials to teach them how to give assistance with financial problems.

The field of "financial counseling" is very broad and includes such areas as investment counseling, estate planning, budget counseling, and even consumer education. These publications specifically address those counselors who assist people with a variety of financial problems rather than those who provide investment advice. The broad term "financial counselor" is used throughout the material.

The materials we have developed are based both on previous research and previous materials developed at Virginia Polytechnic Institute and State University. To determine in which areas of family financial counseling there existed the greatest need for new instructional materials, we surveyed a wide cross-section of people who work directly or indirectly with people and their financial dealings. Consumer credit counselors, welfare agencies, credit union personnel, social workers, extension agents, clergymen, bankruptcy trustees, community action program workers and others were included in both our nationwide and in-depth Virginia surveys. These and earlier materials reflect the needs discovered in this survey.

One of the new publications is an adaptation of self-instructional modules to group format. Various agencies are now teaching financial counseling to groups of people and there was a perceived need to provide group instructional materials for financial counselors.

Another of the new publications is a group leaders' guide for presenting consumer education and financial management classes to client and community groups. The majority of Americans have had no exposure to these basic knowledge and skill areas and as a result, get into financial difficulties. It is hoped that by teaching consumer groups, a financial counselor can provide preventive education to people before they get into a financial jam.

The third publication is designed to increase financial counselors' awareness of the counseling field. It presents numerous approaches to counseling and points out their potential application to financial counseling. One current issue in financial counseling is the development of professionalism. This material provides an overview of a variety of counseling approaches that can be integrated into either a counselor training program or into an individual counselor's style.

The fourth publication is a guide to community services that can be used by a financial counseling agency to develop a community service handbook. If completed, this can provide a financial counselor with comprehensive listings of community resources and can be used as a referral guide.

The Financial Counseling Project is clearly aware that various financial counselors and agencies operate in diverse ways. Therefore, it is expected that users of the materials will adapt them to their own unique needs. These are prototype materials which we hope will provide the direction for future development and refinement of a complete set of financial counselor training materials.

Introduction

Each community is unique in its offerings of community and social services, and as a financial counselor, you have the responsibility to discover the many "helping agencies" available to your clients within your community. Many of your clients will be eligible for assistance from one or more of these agencies, but often, due to lack of information about these agencies, your clients will go without this available assistance. The purpose of this handbook is to make financial counselors aware of the numerous "helping agencies" within their community to which they can refer clients for assistance. This handbook does not give a complete listing of all social and community services because they differ greatly from community to community. It will, however, provide you with information concerning general eligibility requirements for some of the most frequently used social services as well as a starting point in your search for available social services in your community.

The starting point provided by this handbook is a listing of social and community services that should be available in your community. From this listing, you will be required to do some research on your own to determine if your community has the services discussed here, and to add other community service agencies in your community that are not listed. The following are suggested sources to consult when you begin your search:

1. Local Telephone Directory

   Many of the government-sponsored social service agencies are listed in the white pages under the local government listing. For example, the food stamp program in Montgomery County is listed under "Montgomery County, Department of Public Welfare." Some private agencies may also be listed in the white pages under the topic or problem area. For example, near "Alcohol," there should be a listing for Alcoholics Anonymous and Alcoholism Services. The last section to consult in the telephone directory would be "Social Service Organizations" in the yellow pages. This should give you a listing of many agencies located in the community.

This is the first step in your search of locating available social service agencies, but if you limit yourself only to these agencies, your clients may not learn about all sources of assistance for which they may be eligible.

2. Public Library

   If an agency has developed a social service directory for your community, the public library should have a copy. If available, this directory would have a complete listing of community social service agencies, and it would be wise to check with the library before making an extensive search of your own.

3. Community Action Programs

If there is a Community Action Program in your area, it is both a good source of referral as well as assistance. Community Action Programs provide assistance in many areas but if they are unable to provide the needed assistance, they frequently know about other sources that can provide assistance.

4. Local Extension Agent

Local extension agents can provide information on local agencies providing the following services: child care, food, health and hospitalization and housing. Your local extension agent is listed in the telephone directory under the County Government. For example, the Extension Office for Montgomery County, Virginia, is listed under Montgomery County.

After determining the social service agencies in your community, you should contact these agencies and make an appointment with the director of each of the agencies. Personal contact with the director or employees of the agency will be beneficial in obtaining additional information about the services provided by the agency. You will also find that employees of one agency may be good sources of information about other agencies within the community.

If you are unable to visit the agency personally, it would be beneficial to contact the agency director or an employee by telephone and have him or her send you information on the services the agency provides and the eligibility requirements for the services. As a financial counselor, you need to be aware of the general eligibility requirements of each of the social and community services to determine if your clients are likely to meet the requirements for assistance. However, each agency makes its own determination of eligibility. It is beyond your job responsibility to explain the details of other programs' eligibility or assistance. So after determining if your clients might be eligible, you should refer them directly to the agency providing assistance, so that the agency can determine if the client is indeed eligible.

Your contact with other agencies serves a second important purpose. It informs other agencies that you perform financial counseling. Then they know where they can refer their clients who are in need of your service.

Guidelines for Use of the Community Service Handbook

This handbook is organized into sections according to the problem or topic area. The areas of assistance covered are: Alcohol and Drug Treatment, Child Care, Counseling, Financial Assistance, Food, Health and Hospitalization, Legal, and Aid to the Physically Handicapped.

These sections are further divided into primary and secondary sources of assistance. The primary sources include agencies which are found in most communities and used by many members of the community. Secondary sources include national headquarters of agencies providing a variety of services, and their mailing addresses. Some of the secondary sources have been previously listed in the primary source section but if you are unable to locate a local chapter, for example, of Alcoholics Anonymous, the national headquarters should provide an address for the agency nearest your area. The other agencies listed as secondary sources are those agencies which deal with specific health or physically handicapped problems. Many of these agencies may be located in your area, but if not, the national headquarters will provide you with needed information on the nearest office.

Since this handbook is designed to be used as a directory of community services, space has been provided under each agency for the name of the local contact person in each community agency, his/her telephone number and the agency address. If there are other agencies in your community which are not listed within this handbook, you will be able to insert additional sheets with the necessary information to make this a comprehensive community service handbook for your area.

ALCOHOL AND DRUG TREATMENT

Community alcohol and drug treatment services may be offered through many agencies. The most efficient place to start the search for available alcohol and drug treatment services is with the telephone directory. Look under "A" for alcohol, "D" for drug. You may find a listing for "substance abuse"; it is a new term used to combine alcohol and drug abuse. If no agencies are listed in the directory, other available sources of information would be the health department, community hospital and the State Offices of Alcohol and Drug Abuse. Below is a list of typical community agencies to contact for alcohol and drug treatment.

Alcoholics Anonymous

Description: Provides peer counseling, group therapy and general assistance to alcoholics who wish to stop drinking.

Eligibility: A person must desire to stop drinking.

Contact Person:_____
Telephone Number:_____
Address:_____

Al Anon

Description: Provides counseling to families of alcoholics.

Eligibility: Must be a relative or friend of an alcoholic.

Contact Person:_____
Telephone Number:_____
Address:_____

Alcoholism Services - State Health Department

Description: Provides counseling services to those affected by the problem of alcohol abuse. This service is also responsible for providing referral and admission for state supported in-patient detox and treatment services.

Eligibility: Anyone with a drinking problem is eligible.

Contact Person:_____
Telephone Number:_____
Address:_____

Veterans Administration

Description: While veterans may be admitted to any VA Hospital for in-patient care, there are also many specialized alcohol and drug dependence programs throughout the United States. Services provided through these programs include medical detoxification,

group treatment, methadone maintenance, social and vocational rehabilitation, personal counseling and family therapy.

Eligibility: Veterans discharged or released from active military service under conditions other than dishonorable discharge.

Contact Person: _____
Telephone Number: _____
Address: _____

Community Mental Health Services

Description: Depending on the size of your community and the funding level of your community's Mental Health Service, they may offer everything from counseling to in-patient hospitalization and detoxification. Check with your nearest Mental Health Service to determine what services they offer.

Eligibility: Serves all members of the jurisdiction; fees are established on a sliding scale, based on income and ability to pay.

Contact Person: _____
Telephone Number: _____
Address: _____

CHILDREN'S SERVICES

In each community, services for children are provided by local profit and non-profit organizations. A few of these services include Child Care, Health Care, and Educational and Recreational Services. Since these services are offered by many different agencies, the following is a general listing of agencies that sponsor programs for children in each of these areas.

Child Care

In most communities, both profit and non-profit child care centers will be available. These centers may be sponsored by churches, local women's clubs, the local government or private agencies. For information on non-profit child care centers, contact the Department of Social Services or check the listing of "Day Nurseries and Child Care" in the yellow pages of the telephone directory. Private child care facilities will also be listed in the telephone directory. Fees for child care will vary from center to center, but many non-profit government sponsored centers operate on a sliding scale.

Health Care

The local health department provides inexpensive or free health care to children in their well-child clinic if the parents of the children meet the eligibility requirements. For more information on health care for children, contact the local health department.

Educational Services

Once children reach the age of five, they are eligible for public school, but until this age most educational services for children are privately sponsored. One exception is the Head Start Program which is for children of low-income families (between the ages of 3 and 5). For more information on the Head Start Program in your area, contact your Community Action Program.

Recreational Services

Many different types of recreational programs are sponsored by the local Recreation Department, the Public Schools, the YMCA and YWCA. Contact these agencies for further information on the types and costs of the programs sponsored.

Protective Services

As a financial counselor, it is your professional responsibility to report any suspected cases of child abuse or neglect to the Department of Social Services or Public Welfare. Within the local department, social workers will investigate your report

and take action if needed, but without your report, many cases of child abuse will continue. For more information, contact the Department of Social Services or Public Welfare.

COUNSELING SERVICES

Individual and Family Counseling

Financial problems often cause or lead to personal and family-related problems, and a financial counselor may want to refer a client to one of the counseling services available. Common types of counseling services available in most communities range from family and individual counseling to career counseling. The financial counselor should develop contacts with all counseling programs.

College and University Counseling Centers

Description: Most colleges and universities provide centers for individual, family and marital counseling for members of their community. These centers usually operate within the Psychology or Family Development department of the university. For further information on the types of services available, contact the college or university in your community.

Eligibility: Services may be open to all residents of the community. Usually, there is no fee, or fees are based on a sliding scale.

Contact Person:_____
Telephone Number:_____
Address:_____

Family Service Association

Description: A professional organization which offers marriage counseling, family therapy and counseling to individuals with personal or family-related problems.

Eligibility: The service is open to all residents and fees are determined by a sliding scale, based on income and family size.

Contact Person:_____
Telephone Number:_____
Address:_____

Ministerial and Pastoral Counseling

Description: Counseling services are either offered by the Council of Churches or individual churches. Most services include marriage, personal and family counseling.

Eligibility: The service is available to all members of the community, either without a fee or with a sliding scale fee.

Contact Person:_____
Telephone Number:_____
Address:_____

Mental Health Services

Description: Provides individual, family, and marital counseling and psychotherapy.

Eligibility: Serves all members of the jurisdiction with fees established on a sliding scale.

Contact Person:_____
Telephone Number:_____
Address:_____

Planned Parenthood

Description: Guidance, information, and referrals are provided for information related to family planning. Counseling on contraception, problem pregnancy, sterilization and medical services is also available.

Eligibility: There are no eligibility requirements.

Contact Person:_____
Telephone Number:_____
Address:_____

COUNSELING SERVICES

Career Counseling

Community Colleges

Description: The counseling department of a community college provides testing services to determine individual's vocational areas of interest and competence. The community college also provides educational opportunities, at a moderate cost, to members of the community.

Eligibility: Must be a resident of the area that the community college serves.

Contact Person:_____
Telephone Number:_____
Address:_____

Employment Security Commission

Description: Provides a general aptitude test to determine an individual's vocational area of competence and interest. They also provide on-the-job training through CETA (Comprehensive Employment Training Act) funded through the Labor Department.

Eligibility: There are no eligibility requirements for aptitude testing. Contact the Employment Commission for eligibility requirements for the CETA Program.

Contact Person:_____
Telephone Number:_____
Address:_____

Public Schools

Description: Counselors within the school are trained to provide career counseling and testing to their students.

Eligibility: All students are eligible for career counseling.

Contact Person:_____
Telephone Number:_____
Address:_____

Vocational Rehabilitation (state)

Description: Provides psychological and physical testing for the physically and mentally handicapped to determine work placement. They also provide vocational training for the handicapped to provide job skills.

Eligibility: Must have a physical or mental handicap. (Tests to determine handicapped status are provided by Vocational Rehabilitation.)

Contact Person:_____
Telephone Number:_____
Address:_____

FINANCIAL ASSISTANCE

Financial assistance is offered to persons who meet eligibility requirements. To determine eligibility, a personal interview with these agencies is mandatory. Each of these services can be found in the telephone directory under state and local government listings.

Department of Social Services or Department of Public Welfare

Aid to Families with Dependent Children (AFDC)

Description: Provides financial assistance for needy and qualified families with dependent children until the family becomes self-supporting.

Eligibility: The children in the family must be deprived of parental support due to illness, death or absence of a parent. There is no fee for this service and families with children from birth through age 18 (21 if children are in school) are served.

Contact Person:_____
Telephone Number:_____
Address:_____

General Relief

Description: Financial assistance is given to persons who do not qualify for other federal and state programs.

Eligibility: The applicant must be a resident of the jurisdiction served and be in financial need.

Contact Person:_____
Telephone Number:_____
Address:_____

Food Stamp Program

Description: The food stamp program provides better nutrition for low-income households by supplementing their income allotted for food purchases.

Eligibility: Households must meet income and resource requirements set by the Department of Agriculture or be receiving Aid to Families with Dependent Children to be eligible for food stamps.

Contact Person:_____
Telephone Number:_____
Address:_____

Social Security Administration

The Social Security Administration is a federal agency under the Department of Health, Education and Welfare that provides qualified persons with financial aid. The agency assists retired or disabled workers and their dependents or survivors in applying for Social Security benefits. The following are benefits provided by Social Security.

Retirement

Description: Retirement provides monthly benefits upon the individual's retirement from the labor market.

Eligibility: Workers and self-employed people must be covered by the Social Security Act and be at least 62 years of age to receive partial benefits or 65 years of age to receive full benefits. Contact the Social Security Administration for information concerning eligibility requirements.

Survivors

Description: When a worker dies, a monthly benefit is available to his survivors if the worker was covered by SSA.

Eligibility: Certain dependents of those who have worked under the Social Security Act (wife, children, students aged 18-22, widow, dependent, husband, and/or dependent parents, and certain divorced wives and widows) are eligible.

Disability Insurance

Description: Disability Insurance is available if an individual becomes disabled before age 65.

Eligibility: The individual must be unable to work due to sickness or injury not caused by his or her job.

Supplementary Security Income (SSI)

Description: SSI provides financial aid and services for the aged, the blind and disabled individuals. SSI replaces the State-Federal program of assistance to the aged (OAS), the blind (AB), and disabled (ATD).

Eligibility: Applicants must meet the physical eligibility requirements and financial resource requirements.

Contact Person for Social Security Benefits:_____
Telephone Number:_____
Address:_____

Veterans Administration

The Veterans Administration provides financial assistance to veterans through many programs. Eligibility requirements for these programs can be determined by contacting the nearest Veterans Administration office.

Pensions

Description: The VA provides pensions to wartime veterans with non-service-connected disabilities and to veterans 65 years of age or older. The VA supplements veterans' income if their income is below a set level as determined by the VA according to the individual's income and number of dependents.

Compensation for Disability

Description: The Veterans Administration makes monthly payments to disabled veterans based on their degree of disability.

Educational Assistance

Description: The Veterans Administration administers two basic programs for veterans and service persons seeking financial assistance for educational training. The first is the GI bill which provides financial assistance for veterans in the service between February 1, 1955 and December 31, 1976. The second educational assistance program is the Contributory Educational Assistance Program for veterans and service persons entering active duty after January 1, 1977. Eligible veterans who are entitled to the GI bill will receive financial assistance for a period of 1 1/2 months for each month or fraction thereof of service or active duty up to 45 months. Veterans participating in the Contributory Educational Assistance Program will receive $2 for every $1 contributed by the veteran for the total number of months they contributed or for 36 months, whichever is less.

Eligibility for Veterans Benefits: Veterans discharged or released from active military service under conditions other than dishonorable discharge are eligible for most benefits. For information on specific requirements, contact the nearest VA office.

Contact Person for Veterans Benefits:_____
Telephone Number:_____
Address:_____

State Government

Employment Commission

The Employment Commission is a state agency that tries to place qualified workers in suitable work. They also provide unemployment benefits for eligible workers during periods of unemployment. The unemployment insurance program offered under the Employment Commission is listed below.

Unemployment Insurance

Description: Provides weekly payments to eligible workers who become totally or partially unemployed through no fault of their own. The benefit payments are intended to help unemployed workers meet their expenses until they can secure employment.

Eligibility: A worker must be unemployed through no fault of his own and he must have earned minimum qualifying wages for a specified time period prior to his unemployment. He must also be registered for work at the local State Employment Agency and be willing to accept suitable full-time work.

Contact Person:_____
Telephone Number:_____
Address:_____

Workman's Compensation

Description: Financial compensation is awarded to any employee that is unjured, disabled or killed due to any work-related injury. These benefits are provided by the employer's insurance agency. If an individual has a complaint or question on Workman's Compensation, he can contact the State Workman's Compensation Commission.

Eligibility: Eligibility requirements may differ from state to state. Contact the Workman's Compensation Commission in your state for more information.

Contact Person:_____
Telephone Number:_____
Address:_____

FOOD

Many state and community agencies provide food to low-income families through various programs. All financial counselors should be aware of these programs and of the supplementing agencies providing this basic necessity.

Food Stamp Program

Description: The Food Stamp Program is funded on the federal level by the Department of Agriculture, but food stamps are issued through the states' Department of Social Services or Public Welfare. The program provides adequate nutrition to low-income families by providing a specific, supplemented allotment for food.

Eligibility: Households must meet certain income and resource requirements set by the Department of Agriculture. Contact your local Department of Social Services or Public Welfare for more information.

Contact Person:_____
Telephone Number:_____
Address:_____

Meals on Wheels

Description: This service provides hot noon meals to residents of the community that are often referred by the Health or Welfare Department.

Eligibility: The recipients of this service must be homebound, limited in their ability to go outside their immediate area and unable to prepare their own meals.

Contact Person:_____
Telephone Number:_____
Address:_____

Meals for the Elderly

Description: Hot meals are provided for the needy elderly through a local community action agency. To locate the site at which these meals are served, contact the local community action agency.

Eligibility: All elderly residents are eligible for meals provided by the community for a small fee or, in some locations, at no charge.

Contact Person:_____
Telephone Number:_____
Address:_____

Free or Subsidized School Lunches and Breakfasts

Description: The school food service program is operated under the federally funded Child Nutrition Act to provide good, nutritious food that students will enjoy at a price they can afford. To apply for this program, an application form must be obtained from the local school or school board office.

Eligibility: Children from families whose income is below specified levels are eligible for free or subsidized school lunches and breakfasts. Other families that are eligible for this service are those which have unusually high medical bills, shelter costs in excess of 30% of the family income, special education expenses due to the mental or physical conditions of a child, or disaster and casualty losses.

Contact Person:_____
Telephone Number:_____
Address:_____

Local Churches or Other Local Agencies

Description: In some communities, a church or other charitable organization will collect donated canned and boxed foods and provide one or more grocery bags of food to people who need it.

Eligibility: Persons must be in financial need.

Contact Person:_____
Telephone Number:_____
Address:_____

Community Action Programs (CAP)

Description: Most CAP agencies have resources to provide food vouchers for needy people in times of emergency or crisis.

Eligibility: Eligibility is usually decided on a case by case basis. Contact the CAP in your area for more information.

Contact Person:_____
Telephone Number:_____
Address:_____

Travelers' Aid

Description: This is usually a program administered by a Family Service Agency or CAP. Persons traveling through a community who run out of money can receive food vouchers and other emergency aid.

Eligibility: Persons must be in financial need. For more information contact a CAP or Family Service Agency in your community.

Contact Person: _____

Telephone Number: _____

Address: _____

HEALTH AND HOSPITALIZATION

Local Health Department

The health department safeguards the health of the public through preventive measures as well as corrective services. The services provided by most health departments are listed below.

Family Planning Clinic

Description: Provides counseling, clinic services, and prescriptions as well as educational materials for birth control, family planning and venereal disease.

Eligibility: A person must be financially indigent or temporarily unable to obtain services through a private physician. Fees are charged according to ability to pay.

Well-Child Clinic

Description: This department provides educational and clinical services for normal development of infants. Routine examinations, immunizations and nutritional guidelines are also provided.

Eligibility: The family of the child must be medically indigent or unable to obtain routine child care. There are no fees charged for this service and children from birth through six years of age are served.

Tuberculosis Screening

Description: Screening and follow-up of all tuberculosis cases in the community.

Eligibility: All residents of the community are served for a nominal fee.

Bureau for Crippled Children

Description: Clinical services and medication are provided to crippled children within the jurisdiction.

Eligibility: A child must have a condition that requires a specialist and fees are established according to one's ability to pay.

Mental Aftercare

Description: Clinical follow-up and medication is provided for discharged patients of state mental hospitals.

Eligibility: A person must have been a patient at a state mental hospital or institution. Fees are charged according to a person's ability to pay.

Home Health Services

Description: Encourages early discharges from hospitals by having public health nurses perform field nursing services in private homes and by assisting the patient and his family with homebound care.

Contact Person in Local Health Department:_____
Telephone Number:_____
Address:_____

Department of Social Services or Public Welfare

State and Local Hospitalization

Description: Financial assistance is given to needy persons to pay hospital bills.

Eligibility: Persons must be needy and ineligible for Medicaid.

Contact Person:_____
Telephone Number:_____
Address:_____

Medicaid

Description: The Medicaid program, which has various names in different states, helps to pay medical expenses of people on welfare and also of those with low-to-moderate incomes.

Eligibility: Medicaid eligibility is determined by the client's income. For more information regarding eligibility, your clients should contact the nearest Department of Social Services or Public Welfare Department.

Contact Person:_____
Telephone Number:_____
Address:_____

Veterans Administration

The Veterans Administration offers many medical benefits to veterans free of charge. A few of the benefits are listed below.

Veterans Administration Hospitals - In-Patient Care

Description: VA Hospitals provide medical, surgical and psychiatric care for eligible veterans.

Out-Patient Care

Description: To provide necessary medical service to eligible veterans on an out-patient basis within the limit of the Veterans Administration facilities. Services include medical examination and related medical service as required in connection with the treatment of physical and mental disabilities.

Eligibility: Veterans with service-connected disabilities have first priority for admission. Hospital care is provided on bed available basis for treatment of non-service connected conditions, provided the veteran states under oath that he or she is unable to defray the cost of necessary hospital care elsewhere. The statement of inability to pay is not necessary for applicants who are 65 years of age or older or who have compensable service-connected disabilities.

Nursing Homes

Description: Provides skilled or intermediate-type nursing care and related medical care in VA or private nursing homes for convalescents or persons who are not in need of hospital care.

Contact Person for VA Medical Benefits: _____
Telephone Number: _____
Address: _____

Community Mental Health Service

Description: A few of the major services frequently provided by local mental health services are listed below.

1. Individual, marriage and family counseling and psychotherapy.
2. Crisis Intervention services with counselors on call 24 hours a day.
3. Aftercare--counseling and treatment for patients released from institutional mental health facilities.
4. Drug and Alcohol Services

Eligibility: Serves all members of the jurisdiction; fees are established on a sliding scale.

Contact Person: _____
Telephone Number: _____
Address: _____

Social Security Administration

Medicare

Description: Provides medical and hospital insurance to those people meeting eligibility requirements.

Eligibility: Individuals must be 65 years of age or over and entitled to Social Security benefits to be eligible for Medicare. Or they must be disabled individuals under 65 or workers with chronic kidney disease. For more information, contact the nearest Social Security office.

Contact Person: _____
Telephone Number: _____
Address: _____

HOUSING

The shortage of housing, especially low income housing, has become a national problem. Many agencies have been established to provide adequate housing for low to moderate income families through low income housing, rent supplements and loans. Agencies providing these programs are listed below.

Farmers Home Administration (FmHA)

Description: The Farmers Home Administration provides loans in rural areas to finance homes and building sites. The loans can be used to buy, build, improve, repair or rehabilitate rural homes and related facilities, and to provide adequate water and waste disposal systems. The FmHA also provides technical and supervisory assistance to families who carry out self-help homebuilding efforts under the individual housing loan program.

Eligibility: Home ownership loans are offered to help families with low to moderate incomes buy, build or repair homes for their own use in a community that is rural in character with a population of not more than 10,000. Contact the nearest FmHA office for further eligibility requirements.

Contact Person:_____
Telephone Number:_____
Address:_____

Federal Housing Administration (FHA)

Description: The Federal Housing Administration acts as the insurer of qualified home loans to encourage families without a large savings to purchase low to moderate priced homes. There are certain restrictions as to the maximum cost of a home loan that FHA will insure and the percentage of down-payment that must be met.

Eligibility: To receive an FHA-insured loan, a family must meet FHA requirements concerning income and creditworthiness. For more information, contact a Savings and Loan company in your community.

Contact Person:_____
Telephone Number:_____
Address:_____

Home Ownership Counseling (HUD Sponsored)

Description: Provides counseling to low and moderate income families under HUD insured programs to minimize the risk of default and subsequent foreclosure, thereby protecting the interest of the federal government and of both potential and actual home owners.

The primary element of such counseling includes:

1. Screening of applicants.
2. Individual and group counseling for prospective home buyers.
3. Post-occupancy counseling, including counseling for defaulting mortgages.

Eligibility: Contact the nearest home ownership counseling office for further information or if unable to find a telephone listing in your area, contact the HUD regional office.

Contact Person:_____
Telephone Number:_____
Address:_____

Local Housing Authority

Description: This agency makes housing available to low income families by providing rent supplements and making housing available in low cost housing projects.

Eligibility: This assistance is determined on the basis of gross family income.

Contact Person:_____
Telephone Number:_____
Address:_____

Veterans Administration

Description: The Veterans Administration guarantees repayment of a loan that helps a home-buying veteran to get a VA mortgage featuring a moderate interest rate, no down payment and a long amortization or repayment period.

Eligibility: Contact the nearest Veterans Administration office for eligibility requirements.

Contact Person:_____
Telephone Number:_____
Address:_____

LEGAL SERVICES

Financial counseling clients frequently have legal problems, often associated with their financial problems. Illegal contracts, illegal or unethical collection practices, wage garnishment, judgments, notices of right to cure default are quite common. Some clients wish to find out information about filing for bankruptcy or for a Wage Earner Plan under Chapter 13. Since financial counselors are rarely lawyers, it is wise to refer them to sources of qualified legal assistance.

Lawyer Referral Service

Description: Many State Bar Associations operate a lawyer referral service within their state. This service refers persons who are in need of legal service to a licensed attorney. Look in the yellow pages of the telephone directory under "Attorneys" or "Lawyers."

Eligibility: All persons are eligible for this service. There is a small fee for the initial interview.

Contact Person:_____
Telephone Number:_____
Address:_____

Legal Aid Societies

Description: Provides legal assistance to low-income persons in civil cases that are not fee generating. Legal Aid Societies handle family law cases including custody and divorce suits, landlord-tenant suits, consumer fraud and rip-off suits and benefit suits for individuals who were refused Food Stamps, Aid to Families with Dependent Children, veterans' benefits, etc. Look in the yellow pages of the telephone directory under "Attorneys" or "Lawyers."

Eligibility: Serves only low-income persons that meet income guidelines set by the Legal Aid Society. Fees are set on a sliding scale according to income level.

Contact Person:_____
Telephone Number:_____
Address:_____

Chapter 13 Trustees

Description: In many areas, the Chapter 13 Trustee may meet with a client for a brief period of time at no charge to determine if the client's financial situation warrants management under a Chapter 13 program. For more information, contact your local Chapter 13 Trustee through the U. S. District Bankruptcy Court.

Eligibility: Applicant must be unable to pay his bills as they come due. For more information on eligibility, contact your local Chapter 13 Trustee.

Contact Person:_____
Telephone Number:_____
Address:_____

PHYSICALLY HANDICAPPED

Many of the agencies that offer services to the physically handicapped are supported by federal and state funds and are administered through the state government.

Department of Vocational Rehabilitation

Description: Provides services to the physically handicapped. Some of the services include a physical examination to determine the extent of disability and work capacity; hospital care to reduce or remove disability; and provision of artificial prosthesis such as limbs, hearing aids and braces when they will increase work capacity. They also provide vocational training, tools and equipment and work placements for both the physically and mentally handicapped.

Eligibility: Must be a resident of the state in which services are offered with a physical or mental impairment constituting an employment handicap.

Contact Person:_____
Telephone Number:_____
Address:_____

Commission for Visually Handicapped

Description: Provides extensive services for the blind or near blind. Services include vocational rehabilitation; talking book machines; home teaching assistance; education programs; business enterprise development; and blind grant and referral for low-vision aid devices.

Eligibility: Persons whose vision does not exceed 20/200 in better eye w/correction or field restriction to 20 degrees.

Contact Person:_____
Telephone Number:_____
Address:_____

Bureau of Crippled Children

Description: The Bureau of Crippled Children is administered by the State Department of Health. It provides specialized medical-surgical care for medically indigent children who can be rehabilitated.

Eligibility: Resident of state; may be under 21 years of age.

Contact Person:_____
Telephone Number:_____
Address:_____

Secondary Referral Agencies

National Office Address **Local Chapter Address**

Alcohol and Drug Treatment

Al-Anon Family Group Headquarters
P.O. Box 182
Madison Square Station
New York, NY 10010

Alcoholics Anonymous World
Services, Inc. (AA)
Box 459
Grand Central Station
New York, NY 10017

American Social Health Association
1740 Broadway
New York, NY

National Council on Alcoholism
2 Park Avenue
New York, NY 10016

National Council on Drug Abuse
8 South Michigan Avenue
Chicago, IL 60603

Food

Department of Agriculture
Food and Nutrition Service
500 12th Street SW
Washington, DC 20250

Salvation Army
120 West 14th Street
New York, NY 10011

Health and Hospitalization

American Cancer Society
219 East 42nd Street
New York, NY 10017

American Diabetes Association
600 Fifth Avenue
New York, NY 10020

Secondary Referral Agencies

National Office Address	Local Chapter Address

Health and Hospitalization (con't)

American Heart Association
44 East 23rd Street
New York, NY 10010

American Lung Association
1740 Broadway
New York, NY 10019

American Red Cross
18th and D Streets, NW
Washington, DC 20009

Epilepsy Foundation of America
1828 L St., NW, Suite 406
Washington, DC 20036

National Kidney Foundation
116 East 27th Street
New York, NY 10016

Physically Handicapped

American Foundation for the
Blind, Inc.
15 West 16th Street
New York, NY 10011

Arthritis Foundation
1212 Avenue of the Americas
New York, NY 10036

Muscular Dystrophy Association
of America
810 Seventh Avenue
New York, NY 10019

National Easter Seal Society
for Crippled Children and Adults
2023 West Ogden Avenue
Chicago, IL 60612

National Foundation March of Dimes
1275 East 27th Street
New York, NY 10016

Secondary Referral Agencies

National Office Address	Local Chapter Address
National Multiple Sclerosis Society 257 Park Avenue South New York, NY 10010	
National Rehabilitation Association, Inc. 1522 K Street, NW Washington, DC 20005	
United Cerebral Palsy Association, Inc. 66 East 34th Street New York, NY 10016	